

by the removal from life of almost

induced have great reason to thank for doing
if under such circumstances we would, with
efficient reason, be so gallous as to lacerate
feelings of any man, particularly one placed in
position of Commander Boxer. All that we
may rustle upon a fact published in the China
Press, viz., that the Racehorse made for Lung
Bay instead of for Chefoo. Now, considering
the latter place is 12 miles to the eastward of
former, we do not think that we said too much

are prepared to admit that the two parties
 have been in the same way, but that, as the
 would serve rather to induce caution than
 ness. We are informed that the Comman-
 at his father's will, and
 and we shall find with satisfaction
 are acquired from the same source, and
 of his Majesty's late vessel, *Arcturion* and *Sarg*

Insurances.

**LIVERPOOL, LONDON AND GLOBE
 INSURANCE COMPANY.**
 LIVERPOOL, further notice is hereby given, that the
 Rates will be charged for Fire Insurance:
 Attached and non-attached Dwelling-
 houses, as follows:—

Dwellings insured from Town and their contents.	1 per Cent.
Dwellings insured from the Country as well as their contents.	1 per Cent.
Shops, Offices, Shops, &c., and their contents.	1 per Cent.

**SMITH, KENNEDY & Co.,
 Agents, Liverpool, London, and Globe
 Insurance Company.**
 4100 Rongkong, 8th March, 1855.

NORTH BRITISH AND MERCANTILE

Detached and semi-detached Dwelling Houses removed from Town and their contents.	1	per centum
Other dwellings, Houses used strictly as such and their contents.	1	per centum
Godowns, Offices, Shops, &c., and their contents.	1	per centum
<p>GILMAN & Co. Agents, North British and Mercantile Insurance Company. at 830 FINEBURGH 19th March, 1868.</p>		
<p>ALLIANCE FIRE ASSURANCE OFFICE</p>		
<p>Insurances in this class of FIREWORKS. I will further reduce the following Annual Rates to be charged for Fire Assurance:—</p>		
Detached and semi-detached houses removed from the town, and their contents.	1	per centum
Other dwelling houses, used strictly as such, and their contents.	1	per centum
Godowns, Offices, Shops, &c., and their contents.	1	per centum
<p>JARVIS, MATTHEWS, and CO. Agents, Alliance Fire Insurance Company. at 830 FINEBURGH 19th March, 1868.</p>		

CHINA FIRE INSURANCE COMPANY.	
BALANCE SHEET, 31st DECEMBER, 1961.	
<i>To</i>	<i>Total</i>
To Paid-up Capital on 358 Shares,	182,500
To Balance at Close of Year Transferred,	75,537
	Totals, 258,037
<i>By</i>	
By Cash with Commercial Bank of India on Interest of 6 per cent per annum, 210,000.00	210,000
In Current Account:	12,656.08
To Secretary's hands,	913.47
By Furniture,	17,000
To Cash in hands of various Agents,	24,428
" Premiums of Dec. 31st not collected,	25,537
	Totals, 258,037
WORKING ACCOUNT, 31st DECEMBER, 1961.	
<i>To</i>	<i>Total</i>
To Prerogative to Agent,	86,054
To Commission,	10,000
Interest and Exchange,	10,000
	Totals 106,054

By Charges to 31st December, 1903. 75 92
By Losses and Claims 68 94
Balance transferred to Reserve Fund. 72 94

Total. 91 30

Examined by us and found Correct.
(Signed), H. DE LA CORDA MINN. Auditor
" " THOMAS POSTHUM.

PHOENIX ASSURANCE.

UNTIL further notice the following An-
Rates will be charged for Fire Insurance

Detached and semi-detached Dwell-
ing Houses, removed from town
and their contents. 1 per Cent

Other Dwelling Houses used strictly
as such and their contents. 2 per Cent

Godowns, Offices, Shops, &c., and
their contents. 1 per Cent

Agency Phoenix Assurance
No 370 Hongkong, 8th March, 1885.

ROYAL INSURANCE COMPANY
FIRE AND LIFE.
Capital, £2,000,000.
(Life Department.)

50 per Cent for Annual Bonus declared during the last 15 years on all Profit, participating Policies of two Years' Standing.

The utmost liberality practised in the settlement of all claims with the representatives of deceased persons.

An assurance for any Sum not exceeding \$1000 can be effected with the undersigned on terms as to Head Quarters.

are settled at once by the Undersigned, in reference to England.

Fees to Medical Referees paid by the Corporation.

No forfeiture of Policy from unintentional statements.

Premiums payable half-yearly or annually at the option of the assured.

Annual Premiums for an Assurance of £100 due whole term of Life including £2.10 per cent for Foreign Risks which will be deducted from a visit to or a permanent residence in Europe.

Age	Without Participation	With Participation
15	£3 10	£1 5
20	4 3	4 3

the	30	4 15 11	5 6
wreck	35	5 — —	5 11
I am	40	5 8 —	6 1
n. It	45	5 17 11	6 13
or that	50	6 11 7	8 —
land's	55	7 11 1	9 5
honour	60	8 16 —	
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Reduction in the Rates of Fire Insurance.
UNTIL further notice the following Rates will be charged for Fire Insurance:
 Detached & semi-detached Dwelling Houses removed from Towns and their contents.
 Other dwelling Houses, used strictly as such and their Contents.
 Godowns, Offices, Shops, &c., and their Contents.

GIBB LIVINGSTON
 Agents Imperial Fire Insurance Co.

Intimations.

NOTICE.

CONSIGNEES of cargo by
Dereida, from Manila, are re-
sued in their Bills of Lading to the
for countersignature, and take im-
mediately delivery of their goods.

E. GARDNER
At 850, Hongkong, 5th March, 1861.

1. The first step in the process is to identify the problem or issue that needs to be addressed. This involves gathering information and understanding the context of the problem.

